

ACORD CERTIFICATE OF INSURANCE

DATE MM/DD/YY
02/01/99

PRODUCER

J&H MARSH & MCLENNAN OF PENNSYLVANIA, INC.
TWO DEAN SQUARE
PHILADELPHIA, PA. 19103-2797THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION
ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE
HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR
ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY

A

UNITED STATES FIDELITY & GUARANTY COMPANY

COMPANY

B

USF&G SPECIALTY INSURANCE COMPANY

COMPANY

C

AMERICAN GUARANTEE & LIABILITY INSURANCE CO.

COMPANY

D

INSURED

OVERNITE TRANSPORTATION COMPANY
PART OF UNION PACIFIC CORPORATION
P O BOX 1216
RICHMOND VA 23218

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD

INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH
CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| CO LTR | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YY) | POLICY EXPIRATION DATE (MM/DD/YY) | UNITS |
|--------|--|----------------------|----------------------------------|--|---|
| | GENERAL LIABILITY | DRE 2300010992 | 01/01/99 | 01/01/00 | GENERAL AGGREGATE \$ 1,000,000 |
| A | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY | | | | PRODUCTS - COMP/OP AGG \$ 1,000,000 |
| | <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR | | | | PERSONAL & ADV INJURY \$ 1,000,000 |
| | <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT | | | | EACH OCCURRENCE \$ 1,000,000 |
| | | | | | FIRE DAMAGE (Any one fire) \$ 1,000,000 |
| | | | | | MED EXP (Any one person) \$ 50,000 |
| A | AUTOMOBILE LIABILITY | DRE 2300011999 (AOS) | 01/01/99 | 01/01/00 | COMBINED SINGLE LIMIT \$ 2,000,000 |
| A | <input checked="" type="checkbox"/> ANY AUTO | DRE XM9230002 (MA) | 01/01/99 | 01/01/00 | BODILY INJURY (Per person) \$ |
| B | <input type="checkbox"/> ALL OWNED AUTOS | DRE 2300012995 (TX) | 01/01/99 | 01/01/00 | BODILY INJURY (Per accident) \$ |
| | <input type="checkbox"/> SCHEDULED AUTOS | | | | PROPERTY DAMAGE \$ |
| | <input type="checkbox"/> HIRED AUTOS | | | | |
| | <input type="checkbox"/> NON-OWNED AUTOS | | | | |
| | GARAGE LIABILITY | | | | AUTO ONLY - EA ACCIDENT \$ |
| | <input type="checkbox"/> ANY AUTO | | | | OTHER THAN AUTO ONLY: \$ |
| | | | | | EACH ACCIDENT \$ |
| | | | | | AGGREGATE \$ |
| C | EXCESS LIABILITY | | 01/01/99 | 01/01/00 | EACH OCCURRENCE \$ 4,000,000 |
| | <input checked="" type="checkbox"/> UMBRELLA FORM | AUO-3598483 | | | AGGREGATE \$ 4,000,000 |
| | | | | | OTHER THAN U \$ |
| | DRE 2300014997-AOS | 01/01/99 | 01/01/00 | <input checked="" type="checkbox"/> STATUTORY LIMITS | |
| | DRE 2300013991-OR,WI | 01/01/99 | 01/01/00 | EACH ACCIDENT | \$ 2,000,000 |
| | | | | DISEASE - POLICY LIMIT | \$ 2,000,000 |
| | | | | DISEASE - EACH EMPLOYEE | \$ 2,000,000 |
| | DRE 00029-99 | 01/01/99 | 01/01/00 | | \$5,000,000 |

PLACES/LOCATIONS/VEHICLES/SPECIAL ITEMS (LIMITS MAY BE SUBJECT TO RETENTIONS)

NUMBER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE
EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL
60 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT,
BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY
OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

MARTIN J. SAMCHALK

ACORD 25-S (3/93)

CERTIFICATE HOLDER

DESCRIPTION OF OPERATION

OTHER

A CARGO LEGAL

A WORKERS COMPEN
EMPLOYERS' LIAB
THE PROPRIETORY
PARTNERS/EXECUT
OFFICERS ARE:

INFORMATION AND

POLICY

VE

INCL

EXCL